

Information to identify the case:

Debtor 1	<u>John R. Jaskolka</u>	Social Security number or ITIN	xxx-xx-0278
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Desiree M. Trzaska</u>	Social Security number or ITIN	xxx-xx-3927
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24092-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John R. Jaskolka

Desiree M. Trzaska
aka Desiree M. Jaskolka

4/11/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John R. Jaskolka
Desiree M. Trzaska
Debtors

Case No. 17-24092-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John R. Jaskolka, Desiree M. Trzaska, 515 Mullica Hill Road, #G108, Glassboro, NJ 08028-1122
516933833	+ Crossing at Glassboro, 515 Mullica Hill Road, K100, Glassboro, NJ 08028-1043
516958418	+ Crossing at Glassboro, LLC, 515 Mullica Hill Road, K-100, Glassboro, NJ 08028-1043
516933835	+ Faloni & Associates, LLC, 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
516933846	+ Rescom Energy, LLC, 20 East Avenue, Bridgeport, CT 06610-3200
516933847	+ Rickart Collection Systems, Inc., 575 Milltown Rd, PO Box 7242, North Brunswick, NJ 08902-7242
517102455	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 11 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516933827	Email/Text: bankruptcy@pepcoholdings.com	Apr 11 2023 20:38:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516933828	EDI: CAPITALONE.COM	Apr 12 2023 00:29:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516948286	+ EDI: AISACG.COM	Apr 12 2023 00:29:00	Capital One Auto Finance, c/o AIS Portfolio Services LP, 4515 N. Santa fe Ave Dept APS, Oklahoma City, OK 73118-7901
516933829	+ EDI: CAPONEAUTO.COM	Apr 12 2023 00:29:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
516955478	+ EDI: AISACG.COM	Apr 12 2023 00:29:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
517159234	Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 20:56:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516933830	+ Email/Text: bankruptcy@cavps.com	Apr 11 2023 20:38:00	Cavalry Portfolio Service, 500 Summit Lake Dr, Valhalla, NY 10595-2321
517126430	+ Email/Text: bankruptcy@cavps.com	Apr 11 2023 20:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516933831	EDI: CITICORP.COM	Apr 12 2023 00:29:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
516933832	Email/PDF: creditonebknofications@resurgent.com	Apr 11 2023 20:43:22	CreditOne Bank, PO Box 98873, Las Vegas, NV

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			89193-8873
516933834	^ MEBN	Apr 11 2023 20:29:19	Eastern Account System I, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
516933836	EDI: AMINFOFP.COM	Apr 12 2023 00:29:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
516933837	EDI: IRS.COM	Apr 12 2023 00:29:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516933838	EDI: WFNNB.COM	Apr 12 2023 00:29:00	Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
516933839	Email/Text: PBNCNotifications@peritussservices.com	Apr 11 2023 20:37:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
516933840	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2023 20:43:06	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
517086020	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2023 20:43:07	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517131643	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 20:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516933841	Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 20:38:00	Midland Funding, LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
516980351	+ Email/Text: bankruptcy@ncaks.com	Apr 11 2023 20:37:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, P.O. Box 3023, Hutchinson, Ks 67504-3023
516933842	+ Email/Text: bncemail@w-legal.com	Apr 11 2023 20:38:00	National Credit Adjusters, LLC, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle WA 98121-3132
516933843	^ MEBN	Apr 11 2023 20:29:20	New Jersey Attorney General Office, Division of Law, Richard J. Hughes Complex, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
516933845	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
517090632	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517090667	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517090619	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517090665	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o JC Penney, POB 41067, Norfolk VA 23541
517123909	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517091790	+ EDI: JEFFERSONCAP.COM	Apr 12 2023 00:29:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
516933844	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 11 2023 20:37:00	New Jersey Division of Taxation, Compliance & Enforcement - Bkrptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695
516933848	EDI: RMSC.COM	Apr 12 2023 00:29:00	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516933849	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 11 2023 20:38:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
516996788	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 11 2023 20:37:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

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518331041	Email/Text: edbknotices@ecmc.org	Apr 11 2023 20:37:00	U.S. DEPARTMENT OF EDUCATION, NATIONAL PAYMENT CENTER, PO BOX 790336, ST. LOUIS, MO 63179-0336
516933850	Email/Text: EDBKNotices@ecmc.org	Apr 11 2023 20:37:00	US Department of Education, Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609
517258247	Email/Text: EDBKNotices@ecmc.org	Apr 11 2023 20:37:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517131655	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rex J. Roldan	on behalf of Joint Debtor Desiree M. Trzaska roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Debtor John R. Jaskolka roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6